## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:

: Case No.: 19-16788

Heather N Lightle : Chapter 13

Thomas J Lightle : Judge Eric L. Frank

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Debtor(s)

:

Wells Fargo Bank, N.A. : Date and Time of Hearing

Movant, : Place of Hearing

: May 10, 2022 at 09:30 a.m.

:

Heather N Lightle Thomas J Lightle

:

Kenneth E. West

Respondents.

## ORDER GRANTING MOTION FOR RELIEF FROM THE AUTOMATIC STAY ON FIRST MORTGAGE FOR REAL PROPERTY LOCATED AT 1314 7TH AVE, SWARTHMORE, PA 19081

This matter came before the Court on the Motion for Relief from Stay (the "Motion") filed by Wells Fargo Bank, N.A. ("Creditor").

Creditor has alleged that good cause for granting the Motion exists, and that Debtor, counsel for the Debtor, the Chapter 13 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 of the Bankruptcy Code is terminated with respect to the Creditor, its successors, and assigns and that the fourteen (14) day stay of the order imposed by Bankruptcy Rule 4001(a)(3) is waived.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Note, to foreclose the mortgage in accordance with state law, to apply the net proceeds to the obligation, and to otherwise exercise its contractual and state law rights as to the Property.

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall discontinue all payments to Creditor on its claim under the Chapter 13 Plan filed by the Debtor(s). Should Creditor seek to file any unsecured deficiency claim, Creditor shall do so no later than 90 days after this Order is entered. If the Property has not been sold, the deficiency claim is to be estimated.

Date:	
	Judge Eric L. Frank
	United States Bankruptcy Judge

## **SUBMITTED BY:**

/s/ Alyk L. Oflazian

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Attorneys for Creditor

The case attorney for this file is Alyk L. Oflazian. Contact email is ALOflazian@manleydeas.com

## CC:

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Kenneth E. West, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107, ecfemails@ph13trustee.com (notified by ecf)

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Heather N Lightle and Thomas J Lightle, Debtor, 1314 7th Avenue, Swarthmore, PA 19081 (notified by regular US Mail)